

WHAT IS CLAIMED IS:

1. A method of accumulating a payment and processing a disbursement comprising the steps, performed by a processor, of:
  - initiating the payment with disbursement information from a payor to a payee through a collector;
  - transferring to an accumulator agency the payment and the disbursement information from the collector;
  - processing from the agency the payment as a debit transaction; and
  - processing from the agency the disbursement information as an addendum transaction.
2. The method of claim 1, wherein the transferring step occurs by financial electronic data interchange (FEDI).
3. The method of claim 1, wherein the step of processing the payment occurs by electronic funds transfer (EFT).
4. The method of claim 1, wherein the step of processing the disbursement information occurs by electronic data interchange (EDI).
5. A system for accumulating a payment and processing a disbursement comprising:  
an initiating component configured to initiate the payment with disbursement information from a payor to a payee through a collector;

a transferring component configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment processing component configured to process from the agency the payment as a debit transaction; and

a disbursement processing component configured to process from the agency the disbursement information as an addendum transaction.

6. The system of claim 5, wherein the transferring component occurs by financial electronic data interchange (FEDI).

7. The system of claim 5, wherein the payment processing component occurs by electronic funds transfer (EFT).

8. The system of claim 5, wherein the disbursement processing component occurs by electronic data interchange (EDI).

9. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for accumulating a payment and processing a disbursement, the computer usable medium comprising:  
an initiation module configured to initiate a payment with disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment module configured to process from the agency the payment as a debit transaction;

and

a disbursement module configured to process from the agency the disbursement information as an addendum transaction.

10. The computer program product of claim 9, wherein the transfer module occurs by financial electronic data interchange (FEDI).

11. The computer program product of claim 9, wherein the payment module occurs by electronic funds transfer (EFT).

12. The computer program product of claim 9, wherein the disbursement module occurs by electronic data interchange (EDI).

13. A method of processing a payment comprising the steps, performed by a processor, of:

receiving payment information at a collector;

sending the payment information from the collector to an accumulator agency;

receiving at the accumulator agency payment information from the collector regarding the payment; and

initiating by the accumulator agency the payment as a debit transaction.

14. The method of claim 13, wherein the sending step occurs by the transmission of an addendum-based FEDI file.
15. The method of claim 13, wherein the initiating step occurs by an EFT transaction.
16. The method of claim 13, wherein the initiating step occurs by an FEDI transaction.
17. The method of claim 13, wherein the initiating step occurs through an accumulator agency's bank.
18. The method of claim 17, further comprising the step of:  
executing the debit transaction from the accumulator agency's bank through an automated clearing house (ACH).
19. The method of 18, further comprising the step of:  
processing the debit transaction from the ACH to a collector's bank.
20. The method of claim 17, further comprising the step of:  
dispatching a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

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21. A system for processing a payment comprising:  
a first receiving component configured to receive payment information at a collector;  
a sending component configured to send the payment information from the collector to an accumulator agency;  
a second receiving component configured to receive at the accumulator agency payment information from the collector regarding the payment; and  
an initiating component configured to initiate by the accumulator agency the payment as a debit transaction.
22. The system of claim 21, wherein the sending component occurs by the transmission of an addendum-based FEDI file.
23. The system of claim 21, wherein the initiating component occurs by an EFT transaction.
24. The system of claim 21, wherein the initiating component occurs by an FEDI transaction.
25. The system of claim 21, wherein the initiating component occurs through an accumulator agency's bank.

26. The system of claim 25, further comprising:

an executing component configured to execute the debit transaction from the accumulator agency's bank through an automated clearing house (ACH).

27. The system of 26, further comprising:

a processing component configured to process the debit transaction from the ACH to a collector's bank.

28. The system of claim 25, further comprising:

a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

29. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for processing a payment, the computer usable medium comprising:

a first receiving module configured to receive payment information at a collector;

a sending module configured to send the payment information from the collector to an accumulator agency;

a second receiving module configured to receive at the accumulator agency payment information from the collector regarding the payment; and

an initiating module configured to initiate by the accumulator agency the payment as a debit transaction.

- (1) (2)
30. A method of processing a disbursement comprising the steps, performed by a processor, of:
- transmitting by an accumulator agency disbursement information to an intermediary;
- receiving at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and
- executing the disbursement to a recipient.
31. The method of claim 30, wherein the transmitting step occurs by an addendum-based EDI transaction.
32. The method of claim 30, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
33. The method of claim 30, further comprising the step of:
- issuing an invoice for the disbursement.
34. A system for processing a disbursement, comprising:
- a transmitting component configured to transmit by an accumulator agency disbursement information to an intermediary;
- a receiving component configured to receive at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and

an executing component configured to execute the disbursement to a recipient.

35. The system of claim 34, wherein the transmitting component occurs by an addendum-based EDI transaction.

36. The system of claim 34, wherein the executing component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

37. The system of claim 34, further comprising an issuing component configured to issue an invoice for the disbursement.

38. A computer program product comprising:  
a computer usable medium having computer readable code embodied therein for processing a disbursement, the computer usable medium comprising:  
a transmitting module configured to transmit by an accumulator agency disbursement information to an intermediary;  
a receiving module configured to receive at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and  
an executing module configured to execute the disbursement to a recipient.

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39. A method of accumulating a payment and processing a disbursement comprising the steps, performed by a processor, of:

instituting the payment with disbursement information from an employee to a recipient through an employer;

transferring to an accumulator agency the payment and the disbursement information from the employer;

initiating by the accumulator agency the payment through a bank as a debit transaction;

transmitting by the accumulator agency the disbursement to a state as a first addendum transaction;

receiving at the accumulator agency disbursement transaction information from the state regarding the disbursement to the recipient as a second addendum transaction; and

executing by the accumulator agency the disbursement to the recipient.

40. The method of claim 39, further comprising the step of:

issuing an invoice for the disbursement to the recipient.

41. The method of claim 39, wherein the payment is a child support payment.

42. The method of claim 39, wherein the payment is an alimony payment.

43. The method of claim 39, wherein the payment is a payment on a judgment.

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44. The method of claim 39, wherein the payment is a payment on an attachment.
45. The method of claim 39, wherein the employee is a noncustodial parent.
46. The method of claim 39, wherein the recipient is a custodial parent.
47. The method of claim 39, wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
48. A system for accumulating a payment and processing a disbursement comprising:  
an instituting component configured to institute the payment with disbursement information from an employee to a recipient through an employer;  
a first transferring component configured to transfer to an accumulator agency the payment and the disbursement information from the employer;  
an initiating component configured to initiate by the accumulator agency the payment through a bank as a debit transaction;  
a second transmitting component configured to transmit by the accumulator agency the disbursement to a state as a first addendum transaction;  
a receiving component configured to receive at the accumulator agency disbursement transaction information from the state regarding the disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the disbursement to the recipient.

49. The system of claim 48, further comprising:

an issuing component configured to issue an invoice for the disbursement to the recipient.

50. The system of claim 48, wherein the payment is a child support payment.

51. The system of claim 48, wherein the payment is an alimony payment.

52. The system of claim 48, wherein the payment is a payment on a judgment.

53. The system of claim 48, wherein the payment is a payment on an attachment.

54. The system of claim 48, wherein the employee is a noncustodial parent.

55. The system of claim 48, wherein the recipient is a custodial parent.

56. The system of claim 48, wherein the executing component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

57. A method of processing a payment comprising the steps, performed by a processor, of:

withholding by an employer a portion of an employee's salary for the payment; sending from the employer the payment to an accumulator agency; and initiating by the accumulator agency the payment through a bank as a debit transaction.

58. The method of claim 57, wherein the sending step occurs by an addendum-based FEDI transaction.

59. The method of claim 57, wherein the initiating step occurs by a debit-based EFT transaction.

60. The method of claim 57, wherein the initiating step occurs by an addendum-based FEDI transaction.

61. The method of claim 57, further comprising the step of: executing the payment from the bank through an ACH as a second debit transaction.

62. The method of claim 61, further comprising the step of: processing the payment from the ACH to an employer's bank as a third debit transaction.

63. The method of claim 61, further comprising the step of: dispatching a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

64. The method of claim 58, wherein the FEDI transaction comprises a cash concentration or disbursement plus addenda (CCD+) payment format.
65. The method of claim 58, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.
66. The method of claim 57, wherein the payment is a child support payment.
67. The method of claim 57, wherein the payment is an alimony payment.
68. The method of claim 57, wherein the payment is a payment on a judgment.
69. The method of claim 57, wherein the payment is a payment on an attachment.
70. The method of claim 57, wherein the employee is a noncustodial parent.
71. The method of claim 57, wherein the recipient is a custodial parent.
72. The method of claim 63, wherein the intermediary is a state.

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73. A system for processing a payment comprising:
- a withholding component configured to withhold by an employer a portion of an employee's salary for the payment;
- a sending component configured to send from the employer the payment to an accumulator agency; and
- an initiating component configured to initiate by the accumulator agency the payment through a bank as a debit transaction.
74. The system of claim 73, wherein the sending component occurs by an addendum-based FEDI transaction.
75. The system of claim 73, wherein the initiating component occurs by a debit-based EFT transaction.
76. The system of claim 73, wherein the initiating component occurs by an addendum-based FEDI transaction.
77. The system of claim 73, further comprising:
- an executing component configured to execute the payment from the bank through an ACH as a second debit transaction.

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78. The system of claim 77, further comprising:  
a processing component configured to process the payment from the ACH to an employer's  
bank as a third debit transaction.
79. The system of claim 77, further comprising:  
a dispatching component configured to dispatch a credit reflecting the payment from the ACH  
to an intermediary's bank for the benefit of an intermediary.
80. The system of claim 74, wherein the FEDI transaction comprises a cash concentration  
or disbursement plus addenda (CCD+) payment format.
81. The system of claim 74, wherein the FEDI transaction comprises a corporate trade  
exchange (CTX) payment format.
82. The system of claim 73, wherein the payment is a child support payment.
83. The system of claim 73, wherein the payment is an alimony payment.
84. The system of claim 73, wherein the payment is a payment on a judgment.
85. The system of claim 73, wherein the payment is a payment on an attachment.

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86. The system of claim 73, wherein the employee is a noncustodial parent.
87. The system of claim 73, wherein the recipient is a custodial parent.
88. The system of claim 79, wherein the intermediary is a state.
89. A method of processing a disbursement comprising the steps, performed by a processor, of:  
receiving at an accumulator agency disbursement transaction information from an intermediary regarding the disbursement as an addendum transaction; and  
executing the disbursement to a recipient.
90. The method of claim 89, wherein the receiving step occurs by an EDI transaction.
91. The method of claim 89, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
92. The method of claim 91, further comprising the step of:  
initiating by the accumulator agency the direct deposit through a bank.
93. The method of claim 92, further comprising the step of:  
executing the direct deposit from the bank through an ACH.

94. The method of claim 93, further comprising the step of:  
processing the direct deposit from the ACH to a recipient's bank.

95. The method of claim 94, further comprising the step of:  
dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank for the  
benefit of the recipient.

96. The method of claim 91, further comprising the step of:  
initiating by the accumulator agency the debit deposit through a bank.

97. The method of claim 96, further comprising the step of:  
establishing by the accumulator agency the debit deposit at the accumulator agency's bank.

98. The method of claim 96, further comprising the step of:  
establishing by the accumulator agency the debit deposit at the intermediary's bank.

99. The method of claim 91, further comprising the step of:  
initiating by the accumulator agency the debit deposit through the accumulator agency.

100. The method of claim 91, further comprising the step of:  
establishing by the accumulator agency the debit deposit at a bank of the recipient's choice.

101. The method of claim 89, wherein the disbursement is a child support disbursement.
102. The method of claim 89, wherein the disbursement is an alimony disbursement.
103. The method of claim 89, wherein the disbursement is a disbursement based on a judgment.
104. The method of claim 89, wherein the disbursement is a disbursement based on an attachment.
105. The method of claim 89, wherein the recipient is a custodial parent.
106. The method of claim 89, wherein the intermediary is a state.
107. The method of claim 89, further comprising the step of:  
transmitting an invoice for the disbursement to the recipient.
108. A system for processing a disbursement comprising:  
a receiving component configured to receive at an accumulator agency disbursement transaction information from an intermediary regarding the disbursement as an addendum transaction;  
and  
an executing component configured to execute the disbursement to a recipient.

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109. The system of claim 108, wherein the receiving component occurs by an EDI transaction.
110. The system of claim 109, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.
111. The system of claim 110, further comprising:  
a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a bank.
112. The system of claim 111, further comprising:  
a deposit executing component configured to execute the direct deposit from the bank through an ACH.
113. The system of claim 112, further comprising:  
a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.
114. The system of claim 113, further comprising:  
a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

115. The system of claim 110, further comprising:

a debit initiating component configured to initiate by the accumulator agency the debit deposit through a bank.

116. The system of claim 115, further comprising:

a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

117. The system of claim 115, further comprising:

an intermediary establishing component configured to establish by the accumulator agency the debit deposit at the intermediary's bank.

118. The system of claim 110, further comprising:

a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

119. The system of claim 110, further comprising:

a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

120. The system of claim 108, wherein the disbursement is a child support payment.

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121. The system of claim 108, wherein the disbursement is an alimony disbursement.
122. The system of claim 108, wherein the disbursement is a disbursement based on a judgment.
123. The system of claim 108, wherein the disbursement is a disbursement based on an attachment.
124. The system of claim 108, wherein the recipient is a custodial parent.
125. The system of claim 108, wherein the intermediary is a state.
126. The system of claim 108, further comprising:  
a transmitting component configured to transmit an invoice for the disbursement to the recipient.

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